## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

## **Submitter Information**

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## **General Comment**

I currently use options trading in my IRA. I appreciate having the ability to do this since it reduces my risk in my portfolio,

and allows me to produce income too. This is critical since bank interest rates are too low for a retiree to generate income.

I have been trading options for over 30 years, and I am very familiar with them. The brokerage firms I use are providing me a

valuable service.

Please DO NOT remove this feature from my IRA accounts. It is extremely critical to my family's finances.

Thank you!